

PITTSBURGH

MAR 25 2003

Ans. _____

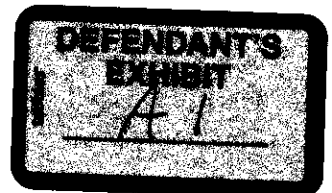
Dear Mr. Bennett,

3/17/03

Thank you for
your attention to our claim.
After consulting with Mr.
Anthony Parise, CPCU, AIC, we
cannot accept this check
for our home repair.
We will be working with Mr.
Parise to compile our
claim, and will send it
as soon as it is completed.
Thank you.

Sincerely,

Amy & Jonathan Borden



COPY

PITTSBURGH, PA

MAR 26 2003

Dear MR Bennett,

3/20/03

Enclosed is the check
in the amount of \$39,945.48.
We previously returned the
check in the amount of \$295,098.90
we are not accepting these
as settlements of the claim.

Sincerely,

Jonathan and Amy Borden

EXHIBIT

J. BORDEN #7

DEFENDANT'S
EXHIBIT

42

AM547

Amica Mutual Insurance Company
Amica Life Insurance Company
Amica General Agency, Inc.

PITTSBURGH REGIONAL OFFICE
1500 Corporate Drive, Suite 250
Canonsburg, Pennsylvania 15317-8574



Toll Free: 888-67-AMICA (888-672-6422)
Fax: (724) 745-2133

March 26, 2003

COPY

Dr. Jonathan Borden and
Mrs. Amy Borden
4838 Wolf Road
Erie, PA 16505

Our File No.: F302000301218
Date of Loss: February 16, 2003

Dear Dr. and Mrs. Borden:

I have received your note of March 20, 2003 and the return of our Contents check in the amount of \$39,945.48.

As was explained in our letter of March 25, 2003 following your return of the Dwelling payment of \$295,098.92, neither check represents a settlement check. There are payments we feel we owe based upon our adjuster's estimate of the damages. Your acceptance of these checks does not affect your ability to contest our estimate of the damages or make claim for additional damages.

Please let me know if you would like us to return these checks.

Very truly yours,

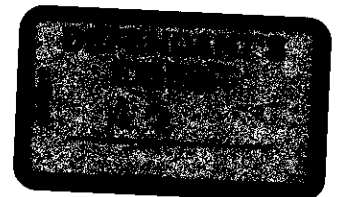
David J. Bennett, CPCU, AIC
Amica Mutual Insurance Company
Branch Manager

DJB:dcw1

cc: Giordano and Associates, Inc.
71 High Street
East Haven, CT 06512

EXHIBIT

J. BORDEN #9





AMICA MUTUAL INSURANCE COMPANY
CORPORATE OFFICE • LINCOLN, RHODE ISLAND

57-1/115
Fleet

8561914

BRANCH ACCOUNT

MARCH 11, 2003

FOR A LOSS ON 02/16/2003 OR FOR SERVICES RENDERED UNDER POLICY NO. 630837-1123
CLAIM FILE NUMBER F30200301218 INSURED JONATHAN BORDEN

PAY *295,098*DOLLARS AND 92 CENTS

\$295,098.92

TO THE
ORDER
OF

JONATHAN BORDEN AND AMY BORDEN AND
BANK OF AMERICA ITS SUCCESSORS AND
OR ASSIGNS

VOID

060202453 15 3351 AUTHORIZED SIGNATURE

8561914 00115000100 00093 97909*

0029509892

FLEET

327 014 3 23 0622003

06021000001

06021000001

0410-0001-4

0410-0001-5

060202453

06-23-03

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06-23-03

04300000964
P.O. BOX 544 FIRST AVE. POH PA
06202063 PO: 19 E: 8762
0300551456

JUN 20 03

04300000964
FIRST AVE. POH PA
06202063 PO: 19 E: 8762
04300000964

0403 117751

Do Not Endorse Below This Line

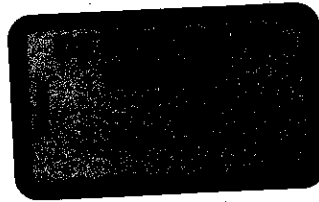
for check only



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This is watermarked paper and contains visible fibers.
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verify watermark.

2139625

12/2/2005



COPY

February 18, 2003

Dr. Jonathan Borden
145 West 23rd Street, Suite 202
Erie, PA 16502

File Number: F30200301218
Date of Loss: February 16, 2003
Deductible: \$ 1,000

Dear Mr. and Mrs. Borden:

Thank you for notifying us of the incident occurring on the above date of loss.

This case has been assigned for investigation to John Schumann.

He will be contacting you shortly. Please cooperate with him as they are acting as our representative and will report directly to this office.

Any covered portion of this loss is subject to the deductible amount shown above.

I have enclosed our "Guiding You Through Reconstruction" package and an AMICA Claim Card in the amount of \$ 7,500.00. Please confirm receipt of the claim card in the enclosed self-addressed stamped envelope.

If you have any questions, you may contact me directly at 888/796-6824, extension 32014 or at the e-mail address below.

Very truly yours,

David J. Bennett, CPCU
Branch Manager
Amica Mutual Insurance Company
dbennett@amica.com

Enclosure

EXHIBIT

J. BORDEN #1

AM429

Amica Mutual Insurance Company
Amica Life Insurance Company
Amica General Agency, Inc.

PITTSBURGH REGIONAL OFFICE
1500 Corporate Drive, Suite 250
Canonsburg, Pennsylvania 15317-8574



Toll Free: 888-67-AMICA (888-672-6422)
Fax: (724) 745-2133

March 3, 2003

COPY

Dr. Jonathan Borden and
Mrs. Amy Borden
3838 Wolfe Rd.
Erie, PA 16505

Our File No.: F30200301218
Date of Loss: February 16, 2003

Dear Dr. and Mrs. Borden:

I would like to take the opportunity to explain what has transpired during the past two weeks.

We have forwarded a check in the amount of \$10,800.00 to Coldwell Banker which represents the house rental for six months through August 31, 2003. In addition, we have sent a check for \$11,976.94 payable to Seifert's Furniture for the cost of furniture for the rental house.

Since we issued the Amica claim card, the value load for the card totals \$15,500.00. Your current balance on the Amica claim card is \$10,352.36. If you have any problems with the use of this claim card, please let me know.

We have paid Visions, Inc. \$11,874.20 which represents board-up/water extraction of \$8,013.80 and electrical connections and shoring in the amount of \$3,860.40.

John Schumann of Property Claim Services has completing his dwelling estimate. Visions, Inc. has indicated that they are willing to complete the repairs based upon his estimate. If you would like to use another contractor, please make arrangements to have them inspect the house and review Property Claim Services' estimate so repairs can begin as soon as possible.

Visions, Inc. has packed out the contents which can be cleaned and repaired. It is necessary that you authorize this cleaning to avoid any unnecessary storage charges.

At this time, John Schumann is working on the contents inventory and will need your assistance to finalize this inventory.

EXHIBIT

J. BORDEN #2

Web Site: www.amica.com
Offices Countrywide: 800-24-AMICA (800-242-6422)

AM495

Amica Mutual Insurance Company
Amica Life Insurance Company
Amica General Agency, Inc.

PITTSBURGH REGIONAL OFFICE
1500 Corporate Drive, Suite 250
Canonsburg, Pennsylvania 15317-8574



AUTO HOME LIFE

Toll Free: 888-67-AMICA (888-672-6422)
Fax: (724) 745-2133

Dr. Jonathan Borden and
Mrs. Amy Borden
Page Two

We understand this has been a very difficult experience for you and your family. If there is anything we can do to assist you with this matter, please let me know.

Very truly yours,

David J. Bennett, CPCU, AIC
Amica Mutual Insurance Company
Branch Manager

DJB:dcm1, 2

FROM : VISIONS, CORP

FAX NO. : 814 838-3646

Mar. 08 2003 01:27AM P1

Visions Corp.

Painting, Drywall, Roofing, Building Services & All Concrete Needs

1905 West
Suite 221
Erie, Pa. 16505
Phone: (814) 838-3646
Fax: (814) 838-3646
Toll Free: (866) Erie 1001
374-3646

COPY

Property Claims Services.

Mr. John Schumann
117 Arbor Crest Lane
Lillington, North Carolina. 27546
Telephone: (910) 797-3327

March 7, 2003

Mr. John Borden
4838 Wolf Road
Erie, Pa. 16505

Reference: Amica Mutual Insurance Company
Claim Number: F300301218
Type of Loss: Fire.
Date of Loss: February 16, 2003

Dear Mr. Schumann,

After many hours going thru the structure at 4838 Wolf Rd, and reading over your estimate, We at Visions Corp feel the project can be done at your estimate cost. As all fire claims there are always hidden costs on areas that could'nt be seen or areas that had no access.

Regarding the contents that are in storage waiting to be cleaned. I feel 90% of all items will come clean and look as good as they were before the fire loss. We at Visions Corp take great pride in all the work we do. Again, as always there will certain items that will look great but will not be excepted by the owner.

John, We look forward to working with you and the Bordens to get this project off the ground and get it done. I will be there for the Bordens, Amica Mutual and yourself for anything we can do to help.

Sincerely;

Brian K. Seifert
Brian K. Seifert,
Visions Corp, Pres.

EXHIBIT

J. BORDEN #3

AM508

Amica Mutual Insurance Company
Amica Life Insurance Company
Amica General Agency, Inc.

PITTSBURGH REGIONAL OFFICE
1500 Corporate Drive, Suite 250
Canonsburg, Pennsylvania 15317-8574



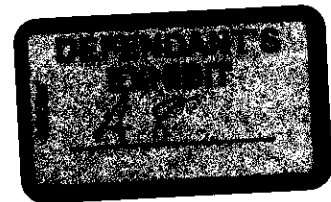
Toll Free: 888-67-AMICA (888-672-6422)
Fax: (724) 745-2133

March 11, 2003

Dr. Jonathan Borden and
Mrs. Amy Borden
4838 Wolf Road
Erie, PA 16505

COPY

Our File No.: F30200301218
Date of Loss: February 16, 2003



Dear Dr. and Mrs. Borden:

Enclosed is our check for \$295,098.92 which represents the Actual Cash Value of the dwelling repairs less your \$1,000.00 deductible. The dwelling repairs have been agreed by Visions, Incorporated in the amount of \$328,999.14. I have enclosed a copy of this agreed estimate. Please note the check includes your mortgagee, Bank of America. Once the repairs are completed, we will issue a check for the balance of the repair cost less your deductible.

As of March 10, 2003, your Amica Claim Card has a balance of \$5,357.51.

Mr. Schumann has previously agreed to the rental of a washer, dryer and televisions for the rental property. We will include the rental cost of these items under your Additional Living Expense coverage for a period of 30 days. A replacement washer, dryer and televisions should be purchased within this 30 day period and these costs included in your Contents inventory. When repairs are complete, we will pay under your contents coverage the cost to move these items to your house.

John Schumann is completing the content's inventory on items that he could identify. He will need your assistance to finalize the content's inventory. Please contact Mr. Schumann so he may assist you with the completion of this inventory.

Please refer to Page 14 of 28 of your Homeowners policy, Section I – Conditions, which state as follows:

B. Duties After Loss

In case of a loss to covered property, we have no duty to provide coverage under this policy if the failure to comply with the following duties is prejudicial to us. These duties must be performed either by you, or an **insured** seeking coverage, or a representative of

EXHIBIT

Web Site: www.amica.com
Offices Countrywide: 800-24-AMICA (800-242-6422)

AM518

J. BORDEN #4

Amica Mutual Insurance Company
Amica Life Insurance Company
Amica General Agency, Inc.

PITTSBURGH REGIONAL OFFICE
1500 Corporate Drive, Suite 250
Canonsburg, Pennsylvania 15317-8574



Toll Free: 888-67-AMICA (888-672-6422)
Fax: (724) 745-2133

either:

4. Protect the property from further damage. If repairs to the property are required, you must:
 - a. Make reasonable and necessary repairs to protect the property;
5. Cooperate with us in the investigation of a claim;
6. Prepare an inventory of damaged personal property showing the quantify, description, actual cash value and amount of loss. Attach all bills, receipts and related documents that justify the figures in the inventory.

I have enclosed a copy of your policy for your review.

As previously explained, Visions Corp. has packed up the contents which can be cleaned. It is necessary that you authorize this cleaning so Visions can begin the cleaning process to prevent further damage and to avoid storage charges. Their telephone number is 814-838-4236.

Please forward the receipts for the hotel and meal expenses for our review under your Additional Living Expense coverage. I have enclosed a self-address stamped envelope for your convenience.

Thank you for your assistance in this matter. If you have any questions or concerns, please let me know.

Very truly yours,

David J. Bennett, CPCU
Branch Manager
Amica Insurance Company
dbennett@amica.com

Amica Mutual Insurance Company
Amica Life Insurance Company
Amica General Agency, Inc.

PITTSBURGH R
1500 Corporat
Canonsburg, F

COPY



Toll Free: 888-
Fax: (724) 745

134.60 +
1,200.00 +
1,800.00 +
250.00 +

March 17, 2004

3,384.40 *

All 3/12 AMIC Reg.

Dr. Jonathan Borden and
Mrs. Amy Borden
4838 Wolf Road
Erie, PA 16505

Our File No.: F30200301218
Date of Loss: February 16, 2003

Dear Dr. and Mrs. Borden:

Enclosed is a partial contents Replacement Cost inventory completed by John Schumann which totals \$39,945.48. Based on this itemization, I have enclosed our check for \$39,945.48. If you have any questions or concerns regarding this inventory and the values, please contact Mr. Schumann.

We have made payment to Rent-A-Center for the rental of the televisions, video equipment and washer/dryer in the amount of \$497.28.

We've also made payment to Visions Corporation according to the attached invoices. Payment is as follows:

Visions Corporation - Coverage A	\$ 655.00	- Paid 3/17
Coverage D	\$ 822.28	- Paid 3/17
Coverage C	\$3,384.40	- Paid 3/17

Should you have any questions concerning this, please let me know.

Very truly yours,

David J. Bennett, CPCU, AIC
Amica Mutual Insurance Company
Branch Manager

EXHIBIT

J. BORDEN #16

Amica Mutual Insurance Company
Amica Life Insurance Company
Amica General Agency, Inc.

PITTSBURGH REGIONAL OFFICE
1500 Corporate Drive, Suite 250
Canonsburg, Pennsylvania 15317-8574



Toll Free: 888-67-AMICA (888-672-6422)
Fax: (724) 745-2133

DJB:dcm1

Enclosure

CC: Giordano Associates, Inc.
71 High Street
East Haven, Conn 06512



AMICA MUTUAL INSURANCE COMPANY
CORPORATE OFFICE - LINCOLN, RHODE ISLAND

67-1/115
Fleet

8571812

MARCH 17, 2003

BRANCH ACCOUNT

FOR A LOSS ON 02/16/2003 OR FOR SERVICES RENDERED UNDER POLICY NO. 630837-1133
CLAIM FILE NUMBER F30200301218 INSURED JONATHAN BORDEN

PAY *39,945*DOLLARS AND 48 CENTS

\$39,945.48

TO THE ORDER OF JONATHAN BORDEN AND AMY BORDEN

VOID

060202454 15 5351 2 AUTHORIZED SIGNATURE

8571812 :011500010: 00093 97909*

0003994548

2139741

FLEET

327 014 3 23 9622003

060202454

0210-0001-4

060202454-5

ENT-0210-4-0602-0001-5

060202454: 06-23-03

00430000964
PAC 500 FIRST ME. FOR PA
062003 PK:19 E:0702
0300551458

AM 20 03

0030000764
FIRST ME. FOR PA
PAC 500, PA
060202454

0463 11777

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Jonathan Borden
Per deposit only



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12/2/2005



Amica Mutual Insurance Company
Amica Life Insurance Company
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PITTSBURGH REGIONAL OFFICE
1500 Corporate Drive, Suite 250
Canonsburg, Pennsylvania 15317-8574



AUTO HOME LIFE

Toll Free: 888-67-AMICA (888-672-6422)
Fax: (724) 745-2133

March 25, 2003

COPY

Anthony M. Parise, CPCU
Giordano and Associates, Inc.
71 High Street
East Haven, CT 06512

Our File No.: F30200301218
Our Insured: Jonathan and Amy Borden
Date of Loss: February 16, 2003

Dear Mr. Parise:

Our check in the amount of \$295,098.92 which represents the Actual Cash Value of the repairs estimated by John Schumann has been returned. I would like you to understand that issuance of this check is not a release of the claim. It represents the portion of the dwelling claim that is not in dispute. If you would like to reconsider your position, please let me know and I will resend this check.

As you know, we have issued a check for \$39,945.48 based upon the contents inventory prepared by John Schumann. We look forward to your contents inventory and supporting documentation for the remaining contents items.

Currently, contents are being stored by Visions Corporation that they feel can be cleaned and returned. We request that you contact them to authorize the cleaning. We will not be responsible for any unnecessary content's storage charges.

We understand the dry cleaning was completed and delivered to our insureds. However, they refused to accept delivery indicating these items were not cleaned to their satisfaction. According to VIP Cleaners, these items have been cleaned according to industry standards and we disagree with the contention that they were not cleaned satisfactorily.

EXHIBIT

J. BORDEN #8

Amica Mutual Insurance Company
Amica Life Insurance Company
Amica General Agency, Inc.

PITTSBURGH REGIONAL OFFICE
1500 Corporate Drive, Suite 250
Canonsburg, Pennsylvania 15317-8574



Toll Free: 888-67-AMICA (888-672-6422)
Fax: (724) 745-2133

Anthony M. Parise, CPCU
Page Two

Since we are now over 5 weeks since the date of this loss, we look forward to your estimate of the dwelling repairs. Also, please forward the hotel and meal expenses incurred by our insureds prior to their move into the rental house for our review and consideration under the Addition Living Expense coverage.

Your cooperation in this regard will be appreciated.

Very truly yours,

David J. Bennett, CPCU, AIC
Amica Mutual Insurance Company
Branch Manager

DJB:dc11

cc: Dr. Jonathan and Mrs. Amy Borden